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RAYMOND A. JOAO, ESQ.
122 BELLEVUE PLACE
YONKERS, NEW YORK 10703
(914) 969-2992

FAX COVER SHEET

To: U.S. Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: July 8, 2006

Fax No.: 1-571-273-8300

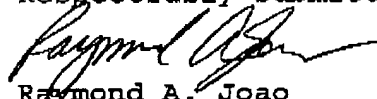
No. Pages: 22 (including cover)

Re: AMENDMENT AND RESPONSE TO OFFICE ACTION - U.S. PATENT
APPLICATION SERIAL NO. 09/875,717

To Whom It May Concern:

Please find transmitted herewith an AMENDMENT AND RESPONSE
TO OFFICE ACTION for filing in the above-identified
application.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on July 8, 2006.

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JBF02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO, ET AL.
SERIAL NO. : 09/875,717
FILED : JUNE 6, 2001
FOR : FINANCIAL TRANSACTION AND/OR WIRELESS
COMMUNICATION DEVICE AUTHORIZATION,
NOTIFICATION AND/OR SECURITY APPARATUS AND
METHOD
EXAMINER : J. LIVERSEDGE
GROUP : 3628

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment and Response to Office Action in response to the Office Action, mailed April 20, 2006, wherein the Examiner rejected Claims 1-12 in view of a prior art reference.

Based on the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows: